2005-06 (%)	2006-07 (%)
7.25 to 9.25	7.25 to 11.50

The interest rates on advances above Rs. 2 lakhs have been deregulated by Reserve Bank of India (RBI) and banks are free to fix the rate of interest themsleves with the approval of their Boards. Banks have been advised to fix their Benchmark Prime Lending Rate (BPLR) after taking into account cost of funds, transactions cost, risk factor margin and other overhead expenses. However, banks are free to charge interest without reference to their Benchmark Prime Lending Rate (BPLR) and regardless of the size in respect of consumer loans and non-priority sector personal loans including home loans. Further, the Public Sector Banks are expected to rein in interest rate on home loans at current rates, provided they are in a position to address the rebalancing of their credit portfolio.

Target fixed for Kisan Credit Cards

3564. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government started Kisan Credit Card Scheme to facilitate the farmers for cultivation of crops;

(b) if so, how many farmers have so far been covered under the Kisan Credit Card Scheme by the end of March 2007, State-wise; and

(c) what is the target of Government to extend the facilities to maximum number of farmers in the country by March next year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUAMR BANSAL): (a) and (b) Yes, Sir. About 6.50 crore farmers have so far (upto February, 2007) been covered under the Kisan Credit Card (KCC) Scheme since introduction of this scheme in August, 1998. The State/Union Territory-wise details are given in Statement (*See* below).

(c) Although no specific target has been fixed by the Government, the aim is to cover all the eligible farmers under KCC scheme at the earliest.

Statement

KKC Progress as on 28 February, 2007 (Commulative-Agency-wise)
(Since inception)

(Amt: Rs. in lakh)

Sl. No.	State/UT	Cooperative Banks			Regional Rural Banks			Commercial Banks		Total	
		No.*	Cards issued	Amt. sanctd.	No.*	Cards issued	Amt. sanctd.	Cards issued	Amt. sanctd.	Cards issued	Amt. sanctd.
1	2	3	4	5	6	7	8	9	10	11	12
1.	Andhra Pradesh**	22	3594385	675097	5	1386011	254222	5597644	1435679	10578040	2364998
2.	Assam	1	5829	477	2	64668	9236	213954	26551	284451	36264
3.	Arunachal Pradesh#	1	980	147	1	1401	198	10648	1325	13029	1670
4.	Bihar**	22	775438	79854	5	335913	104290	806455	187664	1917806	371808
5.	Gujarat	18	1161928	1489326	3	195647	173933	919708	324980	2277283	1988239
6.	Goa$	1	3716	1074				7907	10265	11623	11339
7.	Haryana	19	1194877	729199	2	259207	189966	583985	430457	2018069	134922
8.	Himachal Pradesh	3	53233	23349	2	23110	11778	141551	45465	217894	80592
9.	Jammu & Kashmir	4	48860	5899	3	9868	7041	6138	1789	64866	14729
10.	Karnataka	21	1349587	675352	6	775213	512628	1648198	765892	3772998	1953872
11.	Kerala	14	1024921	241616	2	327710	88154	1014225	260769	2366856	590539
12.	Madhya Pradesh	38	2803967	771646	10	342176	154348	1000051	509718	4146194	1435712
13.	Maharashtra	30	4337689	2139760	7	208627	82575	1615131	577367	6161447	2799702
14.	Meghalaya#	1	5975	728	1	12218	1629	27096	3706	45289	6063
15.	Mizoram#	1	2104	126	1	5100	1668	8208	1319	15412	3113
16.	Manipur#	1	13475	3360	1	1037	152	16744	2573	31256	6085
17.	Nagaland#	1	1735	46	1	947	197	12734	1958	15416	2201
18.	Orissa	17	2621500	597115	6	375602	74600	674086	103885	3671188	775600
19.	Punjab	19	848851	484963	3	82416	74279	930910	697645	1862177	1256887
20.	Rajasthan	28	2755380	819681	6	307797	243703	969334	515693	4032511	1579077
21.	Sikkim#$	1	2469	292				3696	724	6165	1016
22.	Tamil Nadu	22	1621658	454375	2	172972	29566	2432267	559818	4226897	1043759
23.	Tripura#	1	3069	457	1	18225	2534	23716	3370	45009	6361
24.	Uttar Pradesh	51	5680065	587917	16	2684949	773581	4092076	1361578	12457090	2723076
25.	West Bengal	20	1200316	282073	9	202383	39576	846689	144082	2249388	465731
26.	A & N Island#$	1	2801	395				1011	248	3812	643

1	2	3	4	5	6	7	8	9	10	11	12
27.	Chandigarh$							935	172	935	172
28.	Daman & Diu@#							71	30	71	30
29.	New Delhi#$	1	1986	771				3785	2863	5771	3634
30.	D & N Haveli@$							28	16	28	16
31.	Lakshadweep@$							438	156	438	156
32.	Pondicherry$	1	6856	2310				24063	6561	30919	8871
33.	Jharkhand	8	278892	54433	2	174634	27169	245252	357434	6987581	1173451
34.	Chhattisgarh	7	781106	136567	3	182585	35308	163438	50914	11271291	222789
35.	Uttaranchal	10	280219	55919	2	23159	9800	1610981	71557	4644761	137276
	State-wise break-up not available for CBs (1989-99)							188005	26604	188005	26604
	TOTAL:	385	32463867	10314324	102	8173575	2902131	24371254	81691375	65008696	21385592

Note:#SCB functions as CFA.
@No Cooperative Banks in these UTs.
$No RRB in these States/UTs.
*No. of banks implementing the Scheme
**Cooperatives data under reconcilation.